

EXHIBIT "A"

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ESTIMATED SETTLEMENT STATEMENT Date of Printing : 08/31/05 Time of Printing: 12:16:03 Fidelity National Title Insurance Company		B. TYPE OF LOAN OMB No. 2502-0265 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input checked="" type="checkbox"/> Conv. Unins 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins 6. ESCROW NUMBER: 33020952-JF 7. LOAN NUMBER: 121925907 8. MORTGAGE INSURANCE NUMBER:	
NOTE: THIS FORM IS FURNISHED TO GIVE YOU A STATEMENT OF THE ACTUAL SETTLEMENT COSTS. AMOUNTS PAID TO AND BY THE SETTLEMENT AGENT ARE SHOWN. ITEMS MARKED "(P.O.C.)" WERE PAID OUTSIDE OF THE CLOSING. THEY ARE SHOWN HERE FOR INFORMATIONAL PURPOSES AND ARE NOT INCLUDED IN THE TOTALS.			
D. NAME OF BORROWER: Mayra Hernandez 8234 E Desert Cove Scottsdale, AZ 85280		E. NAME OF SELLER: 	
G. PROPERTY LOCATION: 8234 E Desert Cove Scottsdale, AZ 85280		F. NAME OF LENDER: IndyMesa Bank FSB 1707 Market Place Blvd Irving, TX 75063	
H. SETTLEMENT AGENT: Fidelity National Title Insurance Company PLACE OF SETTLEMENT: 1255 W. Baseline Rd., #190 Mesa, AZ 85202		I. SETTLEMENT DATE: 09/02/2005	

J. SUMMARY OF BORROWER'S TRANSACTIONS		K. SUMMARY OF SELLER'S TRANSACTIONS	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER	
101. Contract Sales Price		401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	4,285.20	403.	
104. Payoff To HomeComings Financial	101,846.28	404.	
105. Payoff To Citi Mortgage	543,151.88	405.	
Adjustments: Items Paid by Seller in Advance		Adjustments: Items Paid by Seller in Advance	
106. City/Town Taxes		406. City/Town Taxes	
107. County Taxes		407. County Taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
117.		417.	
118.		418.	
120. GROSS AMOUNT DUE FROM BORROWER	649,283.36	420. GROSS AMOUNT DUE TO SELLER	0.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER		500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money		501. Excess deposit (see Inst.)	
202. Principal Amount of New Loan(s)	✓ 640,000.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504.	
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments: Items Unpaid by Seller		Adjustments: Items Unpaid by Seller	
210. City/Town taxes		510. City/Town Taxes	
211. County Taxes		511. County Taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	640,000.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER	0.00
300. CASH AT SETTLEMENT FROM TO BORROWER		600. CASH AT SETTLEMENT FROM TO SELLER	
301. Gross amount due from borrower (line 120)	649,283.38	601. Gross amount due to seller (line 420)	0.00
302. Less amounts paid by/for borrower (line 220)	640,000.00	602. Less reduction in amount due seller (ln 520)	0.00
303. CASH (XX FROM) (TO) BORROWER	9,283.36	603. CASH (FROM) (TO) SELLER	0.00

L. SETTLEMENT STATEMENT		Escrow: 33020952-JF	
700. TOTAL SALES/BROKER'S COMMISSION (based on Price)		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:			
701.			
702.			
703.			
704.			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee			
802. Loan Discount			
803. Appraisal Fee to Borst Appraisals		✓ 200.00	
804. Credit Report			
805. Lender's Inspection Fee			
806. Mortgage Insurance Application Fee			
807. Tax Service Fee IndyMasc Bank FSB		✓ 75.00	
808. Loan Processing Fee Maricopa Mortgage		✓ 495.00	
809. Broker Approval Fee Maricopa Mortgage	application	100.00	
810. Funding Fee IndyMasc Bank FSB		100.00	
811. Yield Spread Premium Fee \$7200 to Maricopa Mortgage by IndyMasc	✓		
812. Flood Certification Fee to First American Flood Data Services		12.00	
813.			
814.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Int at \$113.33 per day fr 09/02/05 to 09/01/05 to IndyMasc Bank FSB		(113.33)	
902. Mortgage Insurance Premium			
903. Hazard Insurance Premium to			
904. Flood Insurance Premium to			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Insurance Impounds for 8 months @ \$128.17 per month to IndyMasc Bank FSB		1,025.38	✓
1002. Mortgage Insurance months @ \$ per month			
1003. City Property Taxes months @ \$ per month			
1004. Tax Impounds for 2 months @ \$182.88 per month to IndyMasc Bank FSB		325.32	✓
1005. Annual Assessments months @ \$ per month			
1006.			
1007.			
1008. Aggregate Adjustment to IndyMasc Bank FSB		(290.88)	✓
1100. ESCROW AND TITLE CHARGES			
1101. Settlement or Closing Fee			
1102. Abstract or Title Search			
1103. Title Examination			
1104. Title Insurance Binder			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney Fees			
1108. Title Insurance Fidelity National Title Insurance Company		1,255.78	
1109. Lender's coverage - ALTA Loan Policy (10-17-92) Extended Coverage \$640,000.00 @ \$1,255.78			
1110. Owner's coverage \$0.00 @ \$0.00			
1111. Sub Escrow Fee			
1112.			
1113.			
1114.			
1115.			
1116.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees: Deed \$ 0.00 Mortgage \$50.00 Reconveyance(s) \$0.00		50.00	
1202. City/County Tax/Stamp: Deed \$ Mortgage \$			
1203. State Tax/stamps: Deed \$ 0.00 Mortgage \$			
1204.			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey			
1302. Pest Inspection to			
1303. Maricopa County Treasurer for taxes 1st 1/2 2005 Taxes		1,075.95	
1304.			
1305.			
1306.			
1307.			
1308.			
1309.			
1310.			
1311.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		4,285.20	0.00

Wednesday, August 31, 2005, 12:13

Escrow: 33020952-JF

ATTACHMENT TO RESPA

	<u>BUYER</u>	<u>SELLER</u>
PAYOFF CHARGES FOR HomeComings Financial		
Principal Balance	101,266.22	
Interest Fr. 08/15/05 To 09/07/05	580.06	
PAYOFF CHARGES FOR Citi Mortgage		
Principal Balance	542,645.63	
Interest Fr. 09/01/05 To 09/07/05	506.25	

CHARGES FROM 800 SECTION

The Lender is paying a Yield Spread Premium in the amount of \$7,200.00 to Maricopa Mortgage, through this escrow.

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The Lender is paying a Yield Spread Premium in the amount of \$7,200.00 to Maricopa Mortgage, through this escrow.

ADDENDUM TO HUD

GF #: 33020952-JF

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

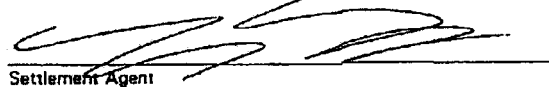
I hereby authorize the Settlement agent to make expenditures and disbursements as shown above and approve same for payment.

BORROWER'S:


Mayra Hernandez

SELLER'S:

I have caused or will cause the funds to be disbursed in accordance with the HUD-1 Statement which I have prepared.


Settlement Agent

8.30.05
Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.